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Attorney Docket No. 52493.000163

**JUN 25 2008**

Application No. 10/028,284

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 10/028,284 Confirmation No.: 2969  
Applicant : Jonathan BOSWELL et al.  
Filed : December 28, 2001  
Title : *SYSTEM AND METHOD FOR PRICING OF A FINANCIAL  
PRODUCT OR SERVICE USING A WATERFALL TOOL.*  
TC/Art Unit : 3693  
Examiner: : Jocelyn GREIMEL  
Docket No. : 52493.000163  
Customer No. : 21967

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT**

In response to the Office Action of February 25, 2008 in the application above, please consider the following remarks and Amendments:

- The current Claims are reflected in the amended listing of claims, which begins on page 2.
- Remarks begin on page 13.